

JUN 29 2015

UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION

**WSD**

JAMES N. HATTAN, Clerk  
By:  Deputy Clerk

-----X  
SHIMSHON WEXLER

Plaintiff,

**1:15-cv-2322**

**COMPLAINT FOR  
VIOLATIONS OF THE  
FAIR CREDIT  
REPORTING ACT**

v.

**JURY TRIAL DEMANDED**

TD BANK, NA;  
CITIBANK, NA;  
EQUIFAX INFORMATION SERVICES, LLC and  
TRANS UNION, LLC

Defendants.  
-----X

Plaintiff, *Pro Se*, alleges as follows:

**INTRODUCTION**

1. Plaintiff is seeking redress for the Defendants' violations of the Fair Credit Reporting Act, 15 U.S.C. § 1681 *et seq.* ("FCRA").

**JURISDICTION AND VENUE**

2. This Court has jurisdiction under 15 U.S.C. § 1681(p) (FCRA).
3. Venue in this District is proper under 28 U.S.C. § 1391

because: 1) a substantial part of the events giving rise to this lawsuit occurred within this district and 2) Equifax resides in this District and the other Defendants are residents of this district because they conduct substantial business within this District.

### **PARTIES**

4. TD Bank, NA is a banking entity and is a “furnisher” as defined by the FCRA.

5. Citibank, NA is a banking entity and is a “furnisher” as defined by the FCRA.

6. Trans Union is a corporation with offices in Chicago, Illinois and is a “consumer reporting agency” as defined by the FCRA.

7. Equifax is a corporation with offices in Atlanta, Georgia and is a “consumer reporting agency” as defined by the FCRA.

8. Plaintiff is an individual and a consumer and resides in DeKalb County at 1411 Dalewood Dr NE in Atlanta, Georgia 30329.

### **VIOLATIONS ALLEGED**

#### **COUNT I – FCRA CLAIM AGAINST EXPERIAN AND EQUIFAX**

9. Plaintiff incorporates all of the above paragraphs as though

fully stated herein.

10. Under the Fair Credit Reporting Act, 15 U.S.C. §1681i, Trans Union and Equifax are required to conduct a reasonable reinvestigation if a consumer such as plaintiff disputes the completeness or accuracy of an item on his or her credit report:

§1681i. Procedure in case of disputed accuracy

(a) Reinvestigations of disputed information.

(1) Reinvestigation required.

(A) In general. If the completeness or accuracy of any item of information contained in a consumer's file at a consumer reporting agency is disputed by the consumer and the consumer notifies the agency directly of such dispute, the agency shall reinvestigate free of charge and record the current status of the disputed information, or delete the item from the file in accordance with paragraph (5), before the end of the 30-day period beginning on the date on which the agency receives the notice of the dispute from the consumer.

11. Plaintiff sent the letters attached as **Exhibit A** on or about February 24, 2015 and **Exhibit C** on or about March 21, 2015 to Equifax disputing the completeness and accuracy of his file.

12. Equifax responded to the letters by sending Plaintiff the letters attached as **Exhibit B** and **Exhibit D** to the Complaint.

13. A fact finder can make a plausible inference that Equifax did not conduct a reasonable reinvestigation of Plaintiff's disputes because if Equifax did conduct a reasonable reinvestigation of Plaintiff's disputes, Equifax would have not falsely reported the TD and Citibank accounts and instead would have correctly reported the accounts as having 1) a zero balance and as 2) being settled in full or paid in full.

14. Plaintiff sent the letters attached as **Exhibit E** on or about February 24, 2015 and **Exhibit G** on or about March 21, 2015 to Trans Union disputing the completeness and accuracy of his file.

15. Trans Union responded to the letters by sending Plaintiff the letters attached as **Exhibit F** and **Exhibit G** to the Complaint.

16. A fact finder can make a plausible inference that Trans Union did not conduct a reasonable reinvestigation of Plaintiff's disputes because if Trans Union did conduct a reasonable reinvestigation of Plaintiff's disputes, Trans Union would have not falsely reported the Citibank account and instead would have correctly reported the account as having 1) a zero balance and as 2) being settled in full or paid in full.

17. As a result of a substantially similar dispute to Experian, another consumer reporting agency commonly referred to as one of the big 3, Experian did conduct a reasonable reinvestigation and corrected its reporting and

did not falsely report the Citibank and TD accounts. This is further evidence that had Trans Union and Equifax conducted reasonable reinvestigations, they too would not have reported Plaintiff's accounts falsely.

18. As a result of Equifax's conduct, Plaintiff has suffered actual damages in the form of lost time, printing expenses, postage expenses, anxiety, harm to reputation, emotional distress, humiliation and embarrassment.

19. As a result of Trans Union's conduct, Plaintiff has suffered actual damages in the form of lost time, printing expenses, postage expenses, anxiety, harm to reputation, emotional distress, humiliation and embarrassment.

20. Plaintiff is entitled to damages pursuant to 15 U.S.C. §1681n and/or §1681o from Trans Union and Equifax.

WHEREFORE, plaintiff requests that the Court enter judgment in his favor and against Trans Union and Equifax for:

- (1) Appropriate actual, punitive and statutory damages;
- (2) Litigation expenses, Attorney's fees and costs of suit;
- (3) Such other or further relief as the Court deems proper.

**COUNT II – FCRA CLAIM AGAINST CITIBANK AND TD BANK**

21. Plaintiff incorporates all of the above paragraphs as though fully stated herein.

22. TD Bank and Citibank violated the Fair Credit Reporting Act, 15 U.S.C. §1681s-2(b)(1), by failing to “**conduct an investigation with respect to the disputed information**” and failing to “**review all relevant information provided by the consumer reporting agency**” when Experian, Trans Union and/or Equifax contacted Citibank and TD Bank in response to plaintiff disputing the two trade lines. **See Exhibits A, C, E and G.**

23. Citibank repeatedly reported and verified that plaintiff’s account had a past due balance of \$12,196 even though the account was settled in full or paid in full and had a zero balance. See **Exhibits B, D, F and H.**

24. TD Bank reported and verified that plaintiff’s account had a past due balance of \$5,006 even though the account was settled in full or paid in full and had a zero balance. See **Exhibit D.**

25. As a result of TD Bank’s conduct, Plaintiff has suffered actual damages in the form of lost time, printing expenses, postage expenses, anxiety, harm to reputation, emotional distress, humiliation and embarrassment.

26. As a result of Citibank’s conduct, Plaintiff has suffered actual damages in the form of lost time, printing expenses, postage expenses, anxiety, harm to reputation, emotional distress, humiliation and embarrassment.

27. Plaintiff is entitled to damages pursuant to 15 U.S.C. §1681n and/or §1681o from TD Bank and Citibank.

WHEREFORE, plaintiff requests that the Court enter judgment in his favor and against TD Bank and Citibank for:

- (1) Appropriate actual, punitive and statutory damages;
- (2) Litigation expenses, Attorney's fees and costs of suit;
- (3) Such other or further relief as the Court deems proper.

Dated: Atlanta, GA  
June 29, 2015



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Shimshon Wexler, *Pro Se*  
Georgia Bar No. 436163  
1411 Dalewood Dr NE  
Atlanta, GA 30329  
212-760-2400  
917-512-6132 (fax)  
[swexleresq@gmail.com](mailto:swexleresq@gmail.com)  
Not yet admitted in the N.D.G.A.

**JURY DEMAND**

Plaintiff demands trial by jury.



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Shimshon Wexler

# **EXHIBIT A**



**Shimshon Wexler**  
**1411 Dalewood Dr. NE**  
**Atlanta, GA 30329**  
**Tel (212)760-2400**  
**Fax (917)512-6132**  
shimshonwexler@yahoo.com

**DOB-**  
**SS #**

REDACTED

*February 24, 2015*

Via Certified Mail Return Receipt Requested

Re: Citibank Acct # 9936138956

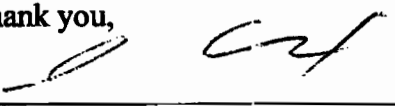
Dear Trans Union, Equifax and Experian:

The above referenced account with Citibank—Account number 9936138956 is being reported as having a balance of \$17,328. This is incorrect. I have included the page of my credit report showing the incorrect trade line.

It was agreed between me and Citibank that if I made a payment of \$5,132 then Citibank would consider the account “settled in full” leaving me a 0 balance—this agreement is stated on a letter from LTD Financial Services to me on February 18, 2015. LTD Financial Services is the authorized agent for Citibank. See Exhibit A. I then made the \$5,132 payment by way of check and it posted to my account on February 23, 2015. See Exhibit B.

Please correct that entry to properly show that the account has been settled in full.

Thank you,

  
\_\_\_\_\_  
Shimshon Wexler

Historical Account Information									
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
06/14	No Data Available								
05/14	No Data Available								
04/14	\$1,713			4/1/2014		\$2,500	\$1,713	Credit Card	
Additional Information: Account Closed At Consumers Request; Charged Off Account									
03/14	No Data Available								
02/14	No Data Available								
01/14	No Data Available								
12/13	No Data Available								
11/13	No Data Available								
10/13	\$2,413			1/1/2010		\$2,500	\$2,413	Credit Card	
Additional Information: Account Closed At Consumers Request; Charged Off Account									
09/13	\$2,413			1/1/2010		\$2,500	\$2,413	Credit Card	
Additional Information: Account Closed At Consumers Request; Charged Off Account									

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mortgage Rate	Activity Designer	Creditor Classification				
<b>Citibank, N.A.</b>	<b>PO Box 780012 Saint Louis MO 63178-0012 : (800) 688-0835</b>											
7000817-883613*	12/17/2007			76 Months	Monthly	84						
Term As of	Balance	Amount	Date of	Actual	Scheduled	Date of 1st	Date of	Charge Off	Delinquent Pay	Balloon Pay	Balloon	Date
Date Reported	Amount	Paid Due	Last Payment	Payment	Payment	Delinquency	Last Activity	Rate	Amount	Amount	Pay Date	Closed
12/31/2014	\$17,328		12/2009			02/2010		05/2010	\$17,328			
<b>Status - Charge Off, Type of Account - Installment, Type of Loan - Unsecured, Whose Account - Individual Account, ADDITIONAL INFORMATION - Charged Off Account, Fixed Rate,</b>												
<b>Account History</b>												
with Status Codes	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013
	L	L	L	L	L	L	L	L	L	L	L	L
	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
	L	L	L	L	L	L	L	L	L	L	L	L
	06/2011	04/2011	03/2011	02/2011	01/2011	04/2010	03/2010	02/2010	01/2010	12/2011	11/2011	10/2011
	L	L	L	L	L	3	2	1				



LTD Financial Services, L.P.  
7322 Southwest Freeway  
Suite 1600  
Houston, Texas 77074  
Phone: (210) 253-2050  
Fax: (713) 414-2126

FEBRUARY 18, 2015

SHIMSHON WEXLER

1411 DALEWOOD DR NE  
ATLANTA, GA 30329-0000

Remit Payment To:

Citibank  
P.O. Box 630788  
Houston, TX 77263-0788

LTD REF NO: CRE 019271234  
CREDITOR: CITIBANK NA  
CITI LOAN  
CREDITOR ACCOUNT #: XXXXXX8956  
BALANCE: \$20524.16

Exhibit A

DEAR MR. SHIMSHON WEXLER,

THIS LETTER IS TO CONFIRM THAT WE ARE HEREBY AUTHORIZING THE SETTLEMENT OF THE ABOVE REFERENCED ACCOUNT FOR THE AMOUNT OF \$ 5132.00, IF PAID BY 02/27/2015. UPON RECEIPT OF THIS AMOUNT, YOUR ACCOUNT WILL BE SETTLED IN FULL.

WHENEVER \$600.00 OR MORE IN PRINCIPAL OF A DEBT IS DISCHARGED AS A RESULT OF SETTLING A DEBT FOR LESS THAN THE BALANCE OWING, THE CREDITOR MAY BE REQUIRED TO REPORT THE AMOUNT OF THE DEBT DISCHARGED TO THE INTERNAL REVENUE SERVICE ON A 1099C FORM, A COPY OF WHICH WOULD BE MAILED TO YOU BY THE CREDITOR. IF YOU ARE UNCERTAIN OF THE LEGAL OR TAX CONSEQUENCES, WE ENCOURAGE YOU TO CONSULT YOUR LEGAL OR TAX ADVISOR.

THIS LETTER AND YOUR CANCELED CHECK OR OTHER RECEIPT WILL SERVE AS YOUR PROOF OF PAYMENT. IF YOU HAVE ANY QUESTIONS PLEASE FEEL FREE TO CALL ME AT 1-866-998-2500.

OUR HOURS OF OPERATION ARE: MON - THU 8:00 AM - 9:00 PM,  
FRI 8:00 AM - 5:00 PM, AND SAT 8:00 AM - NOON.

ACCOUNT SERVICES DEPARTMENT  
LTD FINANCIAL SERVICES, L.P.

*See the reverse side of this notice for  
important information about your rights.*

This is an attempt to collect a debt and any information obtained will be used for that purpose. LTD Financial Services is a debt collector.



Wells Fargo Business Online®

Exhibit B

## View Check Copy

Check Number	Date Posted	Check Amount	Account Number
1621	02/23/15	\$5,132.00	BUSINESS CHK XXXXXXXXX9819

LAW OFFICES OF SHIMSHON WEXLER  
216 WEST 104TH ST #189  
NEW YORK, NY 10025-6026  
PH: 212-760-9400

1621  
1-1200-250 9883  
2000062738916

2-18-15 Date

Pay to the Order of Citibank \$5,132.00 -

Five Thousand One Hundred Thirty Two Dollars

Cashing this check constitutes payment in full

20524.16

For 993638956 CBE

10260128810200005273981901621

PAY TO THE ORDER OF  
BANK ONE, NA  
11000614  
FOR DEPOSIT ONLY  
LTD FINANCIAL SERVICES, LP  
IN A LIST FOR CITI-REGULAR  
END-SEGMENT GUARANTEED  
#833518746

Equal Housing Lender

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■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.  
 ■ Print your name and address on the reverse so that we can return the card to you.  
 ■ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:  
 Equifax Information Services, LLC  
 PO Box 740256  
 Atlanta, GA 30374

2. Article Number  
 (Transfer from service label) 7014 2870 0001 6901 1845

PS Form 3811, July 2013 Domestic Return Receipt

A. Signature  
 X *[Signature]* ☐ Agent ☐ Addressee

B. Received by (Printed Name) C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes  
 If YES, enter delivery address below: ☐ No

3. Service Type  
☒ Certified Mail® ☐ Priority Mail Express™  
☐ Registered ☐ Return Receipt for Merchandise  
☐ Insured Mail ☐ Collect on Delivery

4. Restricted Delivery? (Extra Fee) ☐ Yes

U.S. Postal Service™  
**CERTIFIED MAIL® RECEIPT**  
 Domestic Mail Only

For delivery information, visit our website at [www.usps.com](http://www.usps.com)

ATLANTA, GA 30333

**OFFICIAL USE**

Postage	\$ 1.19
Certified Fee	\$3.30
Return Receipt Fee (Endorsement Required)	\$2.70
Restricted Delivery Fee (Endorsement Required)	\$0.00
<b>Total Postage &amp; Fees</b>	<b>\$ 7.19</b>

ATLANTA, GA 30333  
 15 Postmark  
**FEB 24 2015**  
 02/24/2015  
 02/24/2015

Sent to  
 Equifax Information Services, LLC  
 Street & Apt. No.  
 or PO Box No. PO Box 740256  
 City, State, ZIP+4 Atlanta, GA 30374

PS Form 3800, July 2013 See Reverse for Instructions

# **EXHIBIT B**

EQUIFA X

**CREDIT FILE : March 24, 2015****Confirmation # 5065007369**

Dear Shimshon Eliot Wexler:

Below are the results of your reinvestigation request and, as applicable, any revisions to your credit file. If you have additional questions regarding the reinvestigated items, please contact the source of that information directly. You may also contact Equifax regarding the specific information contained within this letter or report within the next 60 days by visiting us at [www.investigate.equifax.com](http://www.investigate.equifax.com) or by calling a Customer Representative at (888) 425-7961 from 9:00am to 5:00pm Monday-Friday in your time zone.

For an added convenience, use one of the below options to start an investigation or check the status of your dispute.

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

Visit us at [www.equifax.com/CreditReportAssistance](http://www.equifax.com/CreditReportAssistance) or Call us at 866-349-5186.

Thank you for giving Equifax the opportunity to serve you.

**The Results Of Our Reinvestigation****Credit Account Information**

(For your security, the last 4 digits of account number(s) have been replaced by \*)  
(This section includes open and closed accounts reported by credit grantors)

<b>Account History</b>	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
<b>Status Code</b>	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
<b>Descriptions</b>	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

>>> **We have researched the credit account. Account # - 7000817-993613\* The results are:** The prior paying history on this account has been updated. This creditor has verified to OUR company that the current status is being reported correctly. This creditor has verified to OUR company that the balance is being reported correctly. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Citibank, PO Box 769006, San Antonio TX 78245-9006**

001902740-1  
Shimshon Eliot Wexler  
1411 Dalewood Dr NE  
Atlanta, GA 30329-3407

P. O. Box 105518  
Atlanta, GA 30348

( Continued On Next Page )

Page 1 of 2

5065007369X86-001902740- 1- 1 - S

Citibank, N.A. PO Box 790012 Saint Louis MO 63179-0012 : (800) 685-0935																					
Account Number		Date Opened		High Credit		Credit Limit		Terms Duration		Terms Frequency		Months Revd		Activity Designator		Creditor Classification					
7000817-993613*		12/01/2007		\$0		\$0		76 Months		Monthly		86									
Items As of	Balance	Amount	Date of	Actual	Scheduled	Date of 1st	Date of	Date Maj	Charge Off	Deferred Pay	Balloon Pay	Balloon	Date								
Date Reported	Amount	Past Due	Last Paymnt	Paymnt Amount	Paymnt Amount	Delinquency	Last Activity	Del. 1st Rptd	Amount	Start Date	Amount	Pay Date	Closed								
03/24/2015	\$12,196	\$0	02/2015	\$5,132	\$0	02/2010		05/2010	\$17,328		\$0										
Status - Charge Off; Type of Account - Installment; Type of Loan - Unsecured; Whose Account - Individual Account; ADDITIONAL INFORMATION - Consumer Disputes This Account Information; Charged Off Account; Unsecured;																					
Account History with Status Codes	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013
	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L
	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011
	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L
	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010			
	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	3	2			

**Notice to Consumers**

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

If the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words (two hundred words for Maine residents) explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company specifically designated by you that received your credit report in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.



# **EXHIBIT C**

Shirishon Wexler  
1411 Dalewood Dr NE  
Atlanta, GA 30329  
212-760-7400

d.ob. -  
ss # -

REDACTED

Dear Equifax -

Please confirm with me that you are not reporting ~~the~~ LUNU account on my credit report.

Also, please update my credit report to reflect that the following accounts have been paid in full or settled in full. I am providing proof or evidence.

- ① Citibank account - approximate balance \$17,000
- ② Bank of America account - approximate balance \$29,000
- ③ TD Bank account - approximate balance \$9,100

If you have any question or need help fixing my credit or need assistance - Please call 212-760-7400

Thank You, Shirishon Wexler

*[Signature]*



**LTD Financial Services, L.P.**  
**7322 Southwest Freeway**  
**Suite 1600**  
**Houston, Texas 77074**  
**Phone: (210) 253-2050**  
**Fax: (713) 414-2126**

**MARCH 02, 2015**

**Bank Payment To:**

**Citibank**  
**P.O. Box 630788**  
**Houston, TX 77263-0788**

**SHIMSHON WEXLER**

**1411 DALEWOOD DR NE**  
**ATLANTA, GA 30329-0000**

**LTD REF NO: CRE 019271234**  
**CREDITOR: CITIBANK NA**  
**CITI LOAN**  
**CREDITOR ACCOUNT #: XXXXXX8956**

**DEAR MR. SHIMSHON WEXLER,**

**THIS LETTER WILL CONFIRM THAT THE ABOVE REFERENCED ACCOUNT**  
**HAS BEEN SETTLED IN FULL.**

**IF YOU HAVE ANY QUESTIONS PLEASE FEEL FREE TO CALL ME AT**  
**1-866-998-2500.**

**OUR HOURS OF OPERATION ARE: MONDAY THROUGH THURSDAY 8:00A.M.**  
**UNTIL 9:00P.M., FRIDAY 8:00A.M. UNTIL 5:00P.M., AND SATURDAY**  
**8:00A.M. UNTIL 12:00 NOON.**

**ACCOUNT SERVICES DEPARTMENT**  
**LTD FINANCIAL SERVICES, L.P.**

**If you would like to pay online,**  
**visit <https://payments.ltfm.com>.**

***See the reverse side of this notice for***  
***important information about your rights.***

**This is an attempt to collect a debt and any information obtained will**  
**be used for that purpose. LTD Financial Services is a debt collector.**

Bank of America  
PO BOX 982236  
El Paso TX 79998-2236



Shimshon Wexler  
1411 Dalewood Dr NE  
Atlanta GA 30329-3407

March 13, 2015

Regarding account number ending in: 5190

Dear Shimshon Wexler:

Thank you for your final payment toward the settlement of \$7,500.00 for the above referenced account. This payment completes the full settlement and your account may be reported to the consumer reporting agencies (Experian, TransUnion, and Equifax) as a settled account, paid for less than the full balance. Any future account activity that results in a credit balance, including overpayment, may become the property of Bank of America.

As a result of this settlement, if the amount cancelled on this debt equals or exceeds \$600, the IRS may require us to report the amount cancelled on a Form 1099-C. You will receive this form for the year in which the settlement is completed. If you want advice about the potential tax consequences that may result from this settlement, we recommend that you consult a tax professional of your choosing. We do not make any representations about the tax consequences that this settlement may have for you or any reporting requirements that may be imposed on us.

If a payment is returned for any reason, the settlement may be voided. The original outstanding balance, less any settlement payments made or credits received, will be due and we'll continue to pursue the remaining debt.

If you have any questions, please call us toll-free at 1-877-445-9289. Our associates are ready to assist you.

Sincerely,

Bank of America

This account is issued and administered by Bank of America, N.A. Correspondence may be mailed to Bank of America, PO BOX 982236, El Paso TX 79998-2236.

THBL14



Wells Fargo Business Online®

View Check Copy

Check Number	Date Posted	Check Amount	Account Number
1823	02/27/15	\$7,500.00	BUSINESS CHK 1000000000818

LAW OFFICES OF SHANNON WIGLER  
 74001 0011 0100  
 1000 0000 0000 0000  
 0000 0000 0000 0000

Feb 25 '15 1823  
 \$7,500.00

Pay to the Order of Bank of America \$7,500.00  
Seven Thousand Five Hundred Dollars & 00/100

Cashing this check constitutes payment in full.  
 5490353918145170

40260128814200005273981901623

288281 02/26/2015 92 220 B Card 15019 NEKAWFW 79

Equal Housing Lender  
 © 1995 - 2015 Wells Fargo. All rights reserved.



**Bank**

America's Most Convenient Bank®

March, 2 2015

Shimshon Wexler

**RE: Your TD Bank account ending in: 2505.00**

Dear Shimshon Wexler

We're committed to keeping you informed about your accounts and relationship with us. Today, we're writing with information about settling your account.

**Please make the following payment to settle your account.**

This letter confirms we will consider your account settled upon receiving your payment of \$4,100.00 by April 2 2016

Please make all payments payable to: TD Bank. Be sure to include your account number on your check. Send to the following:

Regular mail: TD Bank  
Payment Processing  
P.O. Box 16029  
Lewiston, ME 04240

Overnight Mail: TD Bank  
Payment Processing  
140 Mill Street  
Lewiston, ME 04240

We're here for you. If you have any questions, please feel free to call our Recovery Department at 1-800-354-9769 x 4890, Monday through Friday, 8am - 9pm, or Saturday, 8am - 5pm. Thank you for your cooperation.

Sincerely,

Scott Fredey  
Senior Vice President

**Note:** If the principal amount forgiven as part of your settlement was greater than \$600, we are required to file Form 1099-C with the IRS. The IRS may treat the forgiven debt as income and you may owe income taxes. This may therefore have tax implications for you. If you have questions regarding this process, please consult your tax advisor.

**IMPORTANT NOTICE:** PLEASE BE ADVISED THAT TD BANK, N.A. HAS NOT RECEIVED ANY NOTICE (ACTUAL, CONSTRUCTIVE, OR OTHERWISE) INDICATING THAT ANY RECIPIENT HEREOF IS SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE BANKRUPTCY CODE, 11 U.S.C. § 362, OR HAS RECEIVED A DISCHARGE UNDER APPLICABLE FEDERAL BANKRUPTCY LAWS. IF ANY RECIPIENT HEREOF HAS RECEIVED A DISCHARGE OR HAS SOUGHT RELIEF UNDER FEDERAL BANKRUPTCY LAWS, PLEASE BE FURTHER ADVISED THAT THIS LETTER CONSTITUTES NEITHER A DEMAND FOR PAYMENT OF THE ABOVE-REFERENCED ACCOUNT, NOR A NOTICE OF PERSONAL LIABILITY TO, NOR ACTION AGAINST, ANY RECIPIENT HEREOF. RATHER, THIS LETTER IS BEING FURNISHED FOR INFORMATIONAL PURPOSES ONLY.

We are attempting to collect a debt owed us and any information we obtain from you will be used for that purpose.





Wells Fargo Business Online®

View Check Copy

Check Number	Date Posted	Check Amount	Account Number
1829	03/17/15	\$4,100.00	BUSINESS CHK XXXXXXXXXX0019

LAW OFFICES OF SIMONSON WEBER  
210 WEST 14TH ST FLOOR 10  
NEW YORK, NY 10011-3221  
TEL 212-405-6100

Mar 11, 2015

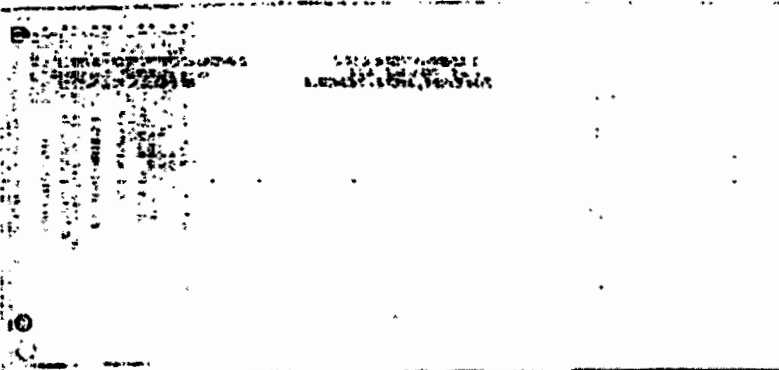
Pay to the Order of TD Bank \$4,100.00

Four Thousand One Hundred 00 Dollars

*Please see enclosed letter -*  
*Cashing this check constitutes payment in full*

4675467000112505

⑆02601288162000052739819⑆01629



Equal Housing Lender  
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# **EXHIBIT D**



P. O. Box 105518  
Atlanta, GA 30348

001921184-4227  
Shimshon Eliot Wexler  
1411 Dalewood Dr NE  
Atlanta, GA 30329-3407

**EQUIFAX**

**CREDIT FILE : April 17, 2015**  
**Confirmation # 5093008383**

Dear Shimshon Eliot Wexler:

Below are the results of your reinvestigation request and, as applicable, any revisions to your credit file. If you have additional questions regarding the reinvestigated items, please contact the source of that information directly. You may also contact Equifax regarding the specific information contained within this letter or report within the next 60 days by visiting us at [www.investigate.equifax.com](http://www.investigate.equifax.com) or by calling a Customer Representative at (888) 425-7961 from 9:00am to 5:00pm Monday-Friday in your time zone.

For an added convenience, use one of the below options to start an investigation or check the status of your dispute.

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

Visit us at [www.equifax.com/CreditReportAssistance](http://www.equifax.com/CreditReportAssistance) or Call us at 866-349-5186.

Thank you for giving Equifax the opportunity to serve you.

**The Results Of Our Reinvestigation**

>>> **We have reviewed your concerns and our conclusions are:**

The disputed accounts lvnv is currently not reporting on the Equifax credit file.

Credit Account Information (For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)			
Account History Status Code Descriptions	1 : 30-59 Days Past Due 2 : 60-89 Days Past Due 3 : 90-119 Days Past Due 4 : 120-149 Days Past Due	5 : 150-179 Days Past Due 6 : 180 or More Days Past Due G : Collection Account H : Foreclosure	J : Voluntary Surrender K : Repossession L : Charge Off

>>> **We have researched the credit account. Account # - 467546700011\* The results are:** This creditor has verified to OUR company that the balance is being reported correctly. If you have additional questions about this item please contact: **TD Banknorth - TD Banknorth, 32 Chestnut St, Cards, Lewiston ME 04240-7765 Phone: (800) 462-3666**

Page 2 of 4

**Notice to Consumers**

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

If the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words (two hundred words for Maine residents) explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company specifically designated by you that received your credit report in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.

# **EXHIBIT E**

**Shimshon Wexler**  
**1411 Dalewood Dr. NE**  
**Atlanta, GA 30329**  
**Tel (212)760-2400**  
**Fax (917)512-6132**  
shimshonwexler@yahoo.com

**DOB-**  
**SS #**

**REDACTED**

*February 24, 2015*

Via Certified Mail Return Receipt Requested

Re: Citibank Acct # 9936138956

Dear Trans Union, Equifax and Experian:

The above referenced account with Citibank—Account number 9936138956 is being reported as having a balance of \$17,328. This is incorrect. I have included the page of my credit report showing the incorrect trade line.

It was agreed between me and Citibank that if I made a payment of \$5,132 then Citibank would consider the account “settled in full” leaving me a 0 balance—this agreement is stated on a letter from LTD Financial Services to me on February 18, 2015. LTD Financial Services is the authorized agent for Citibank. See Exhibit A. I then made the \$5,132 payment by way of check and it posted to my account on February 23, 2015. See Exhibit B.

Please correct that entry to properly show that the account has been settled in full.

Thank you,

  
\_\_\_\_\_  
Shimshon Wexler



	06/2007	05/2007	04/2007
Rating	OK	OK	OK

**BARCLAYS BANK DELAWARE #546638840481\*\*\*\***  
 125 S WEST ST  
 WILMINGTON, DE 19801  
 (866) 370-5931

Date Opened: 01/04/2007  
 Responsibility: Individual Account  
 Account Type: Line of Credit  
 Account: Account  
 Loan Type: FLEXIBLE  
 SPENDING CREDIT  
 CARD

Balance: \$0  
 Date Updated: 08/05/2014  
 Payment Received: \$0  
 Last Payment Made: 02/27/2014  
 High Balance: \$9,694  
 Credit Limit: \$8,950

Pay Status: >Account paid in Full; was  
 a Charge-off<  
 Terms: Paid Monthly  
 Date Closed: 05/14/2010  
 Date Paid: 02/27/2014  
 >Maximum Delinquency of 120 days in 06/2010 and in  
 09/2010<

Remarks: >SETTLED-LESS THAN FULL BLNCC; >PAID IN FULL/WAS A CHARGE OFF<  
 Estimated month and year that this item will be removed: 02/2017

	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Rating	N/R	N/R	N/R	N/R	N/R	N/R	C O	C O	C O	C O
	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012
Rating	C O	C O	C O	C O	C O	C O	C O	C O	C O	C O
	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012
Rating	C O	C O	C O	C O	C O	C O	C O	C O	C O	C O
	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011
Rating	C O	C O	C O	C O	C O	C O	C O	C O	C O	C O
	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010
Rating	C O	C O	C O	C O	C O	C O	120	120	120	120
	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009
Rating	90	60	30	OK	OK	OK	OK	OK	OK	OK
	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	11/2007	10/2007								
Rating	OK	OK								

**CITIBANK NA #993613\*\*\*\***

[illegible]



LTD Financial Services, L.P.  
7322 Southwest Freeway  
Suite 1600  
Houston, Texas 77074  
Phone: (210) 253-2050  
Fax: (713) 414-2126

FEBRUARY 18, 2015

SHIMSHON WEXLER

1411 DALEWOOD DR NE  
ATLANTA, GA 30329-0000

Remit Payment To:

Citibank  
P.O. Box 630788  
Houston, TX 77263-0788

LTD REF NO: CRE 019271234  
CREDITOR: CITIBANK NA  
CITI LOAN  
CREDITOR ACCOUNT #: XXXXXX8956  
BALANCE: \$20524.16

Exhibit A

DEAR MR. SHIMSHON WEXLER,

THIS LETTER IS TO CONFIRM THAT WE ARE HEREBY AUTHORIZING THE SETTLEMENT OF THE ABOVE REFERENCED ACCOUNT FOR THE AMOUNT OF \$ 5132.00, IF PAID BY 02/27/2015. UPON RECEIPT OF THIS AMOUNT, YOUR ACCOUNT WILL BE SETTLED IN FULL.

WHENEVER \$600.00 OR MORE IN PRINCIPAL OF A DEBT IS DISCHARGED AS A RESULT OF SETTLING A DEBT FOR LESS THAN THE BALANCE OWING, THE CREDITOR MAY BE REQUIRED TO REPORT THE AMOUNT OF THE DEBT DISCHARGED TO THE INTERNAL REVENUE SERVICE ON A 1099C FORM, A COPY OF WHICH WOULD BE MAILED TO YOU BY THE CREDITOR. IF YOU ARE UNCERTAIN OF THE LEGAL OR TAX CONSEQUENCES, WE ENCOURAGE YOU TO CONSULT YOUR LEGAL OR TAX ADVISOR.

THIS LETTER AND YOUR CANCELED CHECK OR OTHER RECEIPT WILL SERVE AS YOUR PROOF OF PAYMENT. IF YOU HAVE ANY QUESTIONS PLEASE FEEL FREE TO CALL ME AT 1-866-998-2500.

OUR HOURS OF OPERATION ARE: MON - THU 8:00 AM - 9:00 PM,  
FRI 8:00 AM - 5:00 PM, AND SAT 8:00 AM - NOON.

ACCOUNT SERVICES DEPARTMENT  
LTD FINANCIAL SERVICES, L.P.

*See the reverse side of this notice for  
important information about your rights.*

This is an attempt to collect a debt and any information obtained will be used for that purpose. LTD Financial Services is a debt collector.



Exhibit B



Wells Fargo Business Online®

View Check Copy

Check Number	Date Posted	Check Amount	Account Number
1621	02/23/15	\$5,132.00	BUSINESS CHK XXXXXXXXX8819

LAW OFFICES OF SHIMSHON WEXLER  
216 WEST 104TH ST #120  
NEW YORK, NY 10025-5026  
PH. 212-760-2400

2-18-15 Date

1621  
1-1288/250 8803  
2000062738819

Pay to the Order of Citibank \$5,132.00 -  
Five Thousand One Hundred Thirty Two <sup>00</sup>/<sub>100</sub> Dollars

Cashing this check constitutes payment in full

For 39936138956 CBE #20524.16

10260428811200005273981901621

PAY TO THE ORDER OF  
BANK ONE, NA  
11100614  
FOR DEPOSIT ONLY  
FINANCIAL SERVICES, LP  
JUST FOR CITI-REGULAR  
ASSIGNMENT GUARANTEED  
#63518748

Equal Housing Lender

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SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>		<p>A. Signature <b>X</b></p> <p><input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p>	
<p>1. Article Addressed to:</p> <p>TransUnion LLC Consumer Dispute Center PO Box 2000 Chester, PA 19022</p>		<p>B. Received by (Printed Name)</p> <p>C. Date of Delivery</p>	
<p>2. Article Number (Transfer from service label)</p> <p>FEB 27 2015</p>		<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail® <input type="checkbox"/> Priority Mail Express™</p> <p><input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> Collect on Delivery</p>		<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>PS Form 3811, July 2013</p>		<p>7014 2870 0001 6901 1852</p> <p>Domestic Return Receipt</p>	

U.S. Postal Service™ CERTIFIED MAIL® RECEIPT Domestic Mail Only	
For delivery information, visit our website at <a href="http://www.usps.com">www.usps.com</a>	
<b>CRUM OFFICIAL USE</b>	
Postage	\$ 11.19
Certified Fee	\$3.30
Return Receipt Fee (Endorsement Required)	\$2.70
Restricted Delivery Fee (Endorsement Required)	\$0.00
Total Postage & Fees	\$ 17.19
<p>ATLANTA GA 30333 15 Postmark FEB 24 2015 02/24/2015 DRUID HILLS</p>	
<p>Send To: TransUnion LLC Consumer Dispute Center Street &amp; Apt. No., or PO Box No. PO Box 2000 City, State, ZIP+4 Chester, PA 19022</p>	
<p>PS Form 3800, July 2014 See Reverse for Instructions</p>	

# **EXHIBIT F**

\*\*\* 331876199-059 \*\*\*  
P.O. Box 2000  
Chester, PA 19022-2000



03/27/2015

TransUnion. 

P4CBHY00202361-1016509-006995177



SHIMSHON T. WEXLER  
1411 DALEWOOD DR NE  
ATLANTA, GA 30329-3407

*You are invited to participate in a brief survey designed to measure your satisfaction with TransUnion. None of your personal information or your credit information will be collected through this online survey.*

*We value your feedback!*

<http://transunionmail.periscopeiq.com>



Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

## Investigation Results

ITEM	DESCRIPTION	RESULTS
BANK OF AMERICA	# 549035399844****	NEW INFORMATION BELOW
CITIBANK NA	# 993613****	NEW INFORMATION BELOW
LVNV FUNDING LLC	# 426684116783****	NEW INFORMATION BELOW
TD BANK N.A.	# 467546700011****	NEW INFORMATION BELOW



1. Name of the person who was injured: \_\_\_\_\_  
 2. Address of the person who was injured: \_\_\_\_\_  
 3. City and State of the person who was injured: \_\_\_\_\_  
 4. Date of the accident: \_\_\_\_\_  
 5. Name of the person who was injured: \_\_\_\_\_  
 6. Address of the person who was injured: \_\_\_\_\_  
 7. City and State of the person who was injured: \_\_\_\_\_  
 8. Date of the accident: \_\_\_\_\_  
 9. Name of the person who was injured: \_\_\_\_\_  
 10. Address of the person who was injured: \_\_\_\_\_  
 11. City and State of the person who was injured: \_\_\_\_\_  
 12. Date of the accident: \_\_\_\_\_

[illegible]

# **EXHIBIT G**

Shirshon Wexler  
1411 Dalewood Dr NE  
Atlanta, GA 30329  
212-760-2400  
ss # REDACTED  
dob -

Dear Transunion -

I dispute the LUNV account on my credit report. Please delete the account from my credit report.

Also, enclosed please find evidence or proof that the following accounts have been settled in full. Please correct my credit report to show that all of these accounts have a zero balance.

- ~~①~~ ① Citibank approximate balance \$17,000
- ② TD Bank approximate balance \$9,100
- ③ Bank of America approximate balance \$29,000

Thank You,

/s/ Shirshon Wexler



**LTD Financial Services, L.P.**  
**7322 Southwest Freeway**  
**Suite 1600**  
**Houston, Texas 77074**  
**Phone: (210) 253-2050**  
**Fax: (713) 414-2126**

**MARCH 02, 2015**

**Bank Payment To:**

**CitiBank**

**P.O. Box 630788**

**Houston, TX 77263-0788**

**SHIMSHON WEXLER**

**1411 DALEWOOD DR NE**  
**ATLANTA, GA 30329-0000**

**LTD REF NO: CRE 019271234**  
**CREDITOR: CITIBANK NA**  
**CITI LOAN**  
**CREDITOR ACCOUNT #: XXXXXX8956**

**DEAR MR. SHIMSHON WEXLER,**

**THIS LETTER WILL CONFIRM THAT THE ABOVE REFERENCED ACCOUNT**  
**HAS BEEN SETTLED IN FULL.**

**IF YOU HAVE ANY QUESTIONS PLEASE FEEL FREE TO CALL ME AT**  
**1-866-998-2500.**

**OUR HOURS OF OPERATION ARE: MONDAY THROUGH THURSDAY 8:00A.M.**  
**UNTIL 9:00P.M., FRIDAY 8:00A.M. UNTIL 5:00P.M., AND SATURDAY**  
**8:00A.M. UNTIL 12:00 NOON.**

**ACCOUNT SERVICES DEPARTMENT**  
**LTD FINANCIAL SERVICES, L.P.**

**If you would like to pay online,**  
**visit <https://payments.ltdfin.com>.**

***See the reverse side of this notice for***  
***important information about your rights.***

**This is an attempt to collect a debt and any information obtained will**  
**be used for that purpose. LTD Financial Services is a debt collector.**



Bank of America  
PO BOX 982236  
El Paso TX 79998-2236



Shimshon Wexler  
1411 Dalewood Dr NE  
Atlanta GA 30329-3407

March 13, 2015

Regarding account number ending in: 5190

Dear Shimshon Wexler:

Thank you for your final payment toward the settlement of \$7,500.00 for the above referenced account. This payment completes the full settlement and your account may be reported to the consumer reporting agencies (Experian, TransUnion, and Equifax) as a settled account, paid for less than the full balance. Any future account activity that results in a credit balance, including overpayment, may become the property of Bank of America.

As a result of this settlement, if the amount cancelled on this debt equals or exceeds \$600, the IRS may require us to report the amount cancelled on a Form 1099-C. You will receive this form for the year in which the settlement is completed. If you want advice about the potential tax consequences that may result from this settlement, we recommend that you consult a tax professional of your choosing. We do not make any representations about the tax consequences that this settlement may have for you or any reporting requirements that may be imposed on us.

If a payment is returned for any reason, the settlement may be voided. The original outstanding balance, less any settlement payments made or credits received, will be due and we'll continue to pursue the remaining debt.

If you have any questions, please call us toll-free at 1-877-445-9289. Our associates are ready to assist you.

Sincerely,

Bank of America

This account is issued and administered by Bank of America, N.A. Correspondence may be mailed to Bank of America, PO BOX 982236, El Paso TX 79998-2236.

THBL14



Wells Fargo Business Online®

### View Check Copy

Check Number	Date Posted	Check Amount	Account Number
1823	02/27/15	\$7,500.00	BUSINESS CHK XXXXXXXXXX9819

LAW OFFICES OF SUMMONS WEDLER  
 201001 0001 01 01  
 1001 0001 01 01  
 1001 0001 01 01

Feb 25 '15 1823  
 \$7,500.00  
 Pay to the Order of Bank of America

Seven Thousand Five Hundred & No/100 Dollars

Endorsing this check constitutes payment in full  
 5490353918145190  
 00260128816200005273981901623

200261 02/28/2015 92 220 B Card 15019 NEK4WFW 79

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**Bank**

America's Most Convenient Bank®

March, 2 2015

Shimshon Wexler

**RE: Your TD Bank account ending in: 2606.00**

Dear Shimshon Wexler

We're committed to keeping you informed about your accounts and relationship with us. Today, we're writing with information about settling your account.

**Please make the following payment to settle your account.**

This letter confirms we will consider your account settled upon receiving your payment of **\$4,100.00 by April 2 2016**

Please make all payments payable to: TD Bank. Be sure to include your account number on your check. Send to the following:

**Regular mail:** TD Bank  
Payment Processing  
P.O. Box 18029  
Lewiston, ME 04240

**Overnight Mail:** TD Bank  
Payment Processing  
140 Mill Street  
Lewiston, ME 04240

**We're here for you.** If you have any questions, please feel free to call our Recovery Department at 1-800-354-9769 x 4890, Monday through Friday, 8am - 9pm, or Saturday, 8am - 5pm. Thank you for your cooperation.

Sincerely,

Scott Freiday  
Senior Vice President

**Note:** If the principal amount forgiven as part of your settlement was greater than \$600, we are required to file Form 1099-C with the IRS. The IRS may treat the forgiven debt as income and you may owe income taxes. This may therefore have tax implications for you. If you have questions regarding this process, please consult your tax advisor.

**IMPORTANT NOTICE:** PLEASE BE ADVISED THAT TD BANK, N.A. HAS NOT RECEIVED ANY NOTICE (ACTUAL, CONSTRUCTIVE, OR OTHERWISE) INDICATING THAT ANY RECIPIENT HEREOF IS SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE BANKRUPTCY CODE, 11 U.S.C. § 362, OR HAS RECEIVED A DISCHARGE UNDER APPLICABLE FEDERAL BANKRUPTCY LAWS. IF ANY RECIPIENT HEREOF HAS RECEIVED A DISCHARGE OR HAS SOUGHT RELIEF UNDER FEDERAL BANKRUPTCY LAWS, PLEASE BE FURTHER ADVISED THAT THIS LETTER CONSTITUTES NEITHER A DEMAND FOR PAYMENT OF THE ABOVE-REFERENCED ACCOUNT, NOR A NOTICE OF PERSONAL LIABILITY TO, NOR ACTION AGAINST, ANY RECIPIENT HEREOF. RATHER, THIS LETTER IS BEING FURNISHED FOR INFORMATIONAL PURPOSES ONLY.

**We are attempting to collect a debt owed us and any information we obtain from you will be used for that purpose.**



Wells Fargo Business Online®

### View Check Copy

Check Number	Date Printed	Check Amount	Account Number
1529	03/17/15	\$4,100.00	BUSIN TSB CHK XXXXXXXXXX19

LAW OFFICES OF SIMONSON WEBER  
200 WEST 14TH ST 11TH FL  
NEW YORK, NY 10011-3201  
PH 212-465-6123

Mar 11, 2015 1529

Pay to the Order of TD Bank \$4,100.00

Four Thousand One Hundred Dollars

*- Please see enclosed letter -*  
*Cashing this check constitutes payment in full*

4675467000112505

⑆02601288162000052739819⑆01629

⑆02601288162000052739819⑆01629

Equal Housing Lender

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# **EXHIBIT H**

\*\*\* 331876193-063 \*\*\*  
P.O. Box 2000  
Chester, PA 19022-2000



04/20/2015

TransUnion. 

P4EKY100201323-1009381-007739209



SHIMSHON T. WEXLER  
1411 DALEWOOD DR NE  
ATLANTA, GA 30329-3407

*You are invited to participate in a brief survey designed to measure your satisfaction with TransUnion. None of your personal information or your credit information will be collected through this online survey.*

*We value your feedback!*

<http://transunionmail.periscopeiq.com>



Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

### Investigation Results

ITEM	DESCRIPTION	RESULTS
CITIBANK NA	# 993613****	NEW INFORMATION BELOW
FIRST USA NA	# 426684116783****	NEW INFORMATION BELOW
LVNV FUNDING LLC	# 426684116783****	NEW INFORMATION BELOW



Typically, customers report any changes made to their account information within 10 business days of the creation of their recording. This information may include their name, address, email address, and phone number. You will receive notice of the account information that has been updated.

Some information upon the lawfulness of your proposed activity may be available from your agreement with the local authority. This information may be relevant to your insurance. Any other information may be obtained from the relevant authority. Please contact the relevant authority for your own advice.

U/W	X	OK									
Not Reported	Holocaust	Current	30 days late	60 days late	75 days late	120+ days late	Cancelled	Planned	Discontinued	Cancel after 120 days	

**Terms:** \$0 per month, paid Monthly for 76 months  
**Date Closed:** 05/28/2010  
Maximum Delinquency of 90 days in 04/2010x

**Estimated month and year that this item will be removed: 11/2016**

[illegible]

**Terms:** Charge-off  
Paid Monthly  
**Date Closed:** 12/10/2008  
Maximum Delinquency of 120 days in 05/2010  
and in 06/2010

**Estimated month and year that this item will be removed:** 12/2016

[illegible]

**Date Updated:** 04/13/2015  
**Original Amount:** \$22,850  
**Original Creditor:** CHASE BANK USA N A (Financial)  
**Fast Due:** x\$36,218x

P 4EKY1-002 01323-1009383 03/08